

Certificate of Notice Page 1 of 5
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Michael E. Skepton
 Michael E. Skepton
 Debtors

Case No. 15-14265-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: dlw
 Form ID: 309A

Page 1 of 3
 Total Noticed: 63

Date Rcvd: Aug 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2018.

db +Michael E. Skepton, MAILING ADDRESS:, P.O. Box 211, Slatedale, PA 18079-0211
 db +Michael E. Skepton, 4102 Main Street, Slatedale, PA 18079-2114
 tr +MICHAEL H KALINER, Michael H. Kaliner Trustee, 350 South Main Street, Suite 105,
 Doylestown, PA 18901-4872
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13649677 +AAP Financial Services, 4729 Hargrove Road, Raleigh NC 27616-2875
 13551333 Advanced Auto Parts, AAP Financial Services, P.O. Box 742063, Atlanta, GA 30374-2063
 13646702 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,
 Los Angeles, CA 90051-5478
 13667382 +Blue Mountain Health System, f/k/a, Gnaden Huetten Memorial Hospital,
 c/o Scott R. Lipson, Esquire, 515 W. Hamilton St., Suite 502, Allentown, PA 18101-1513
 13551337 Blue Ridge Communications, P.O. Box 316, Palmerton, PA 18071-0316
 13551341 +CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
 (address filed with court: Citifinancial, 300 Saint Paul Place, Baltimore, MD 21202)
 13551342 +COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477
 (address filed with court: Collection Service Center, 250 Mt Lebanon Blvd, Ste 420,
 Pittsburgh, PA 15122)
 13551340 +Children's Heart Center Of NEPA, 401 North 17th Street, Allentown, PA 18104-5034
 13551343 +Commonwealth Finance, 245 Main Street, Scranton, PA 18519-1641
 13551346 Financial Recoveries, P.O. Box 1388, Mt. Laurel, NJ 08054-7388
 13551347 +First Bank Of Delaware, P.O. Box 8099, Newark, DE 19714-8099
 13551348 Foundation Radiology GRP, 401 Liberty Avenue, Ste 2000, Three Gateway Center, 20th Fl,
 Pittsburgh, PA 15222
 13672256 +Lehigh County Authority, Bradford E. Landon, Solicitor c/o LCA,
 PO Box 3348, 1053 Spruce Road, Allentown PA 18106-0348
 13551351 Lehigh County Authority, P.O. Box 3758, Allentown, PA 18106-0758
 13629007 +PP&L, 2 North 9th Street, Allentown, PA 18101-1179
 13551357 +PP&L Electric Utilities, 827 Hausman Road, Allentown PA 18104-9392
 13551354 +Palmerton Hospital, 135 Lafayette Avenue, Palmerton, PA 18071-1596
 13551355 #+Penn Credit, 916 S. 14th Street, Harrisburg, PA 17104-3425
 13551356 Powell, Rogers & Speaks, Inc, P.O. Box 930, Halifax, PA 17032-0930
 13551358 Progressive Physycians Assoc., 801 Ostrum Street, Bethlehem, PA 18015-1065
 13551359 +RCN, 100 Baltimore Drive, Wilkes-Barre, PA 18702-7955
 13551361 +SIS Mortgage, 8742 Lucent Boulevard, Ste 300, Highlands Ranch, CO 80129-2386
 13551360 +Sacred Heart Hospital, 421 Chew Street, Allentown, PA 18102-3490
 13551362 St. Luke's ER Physician Specialists, P.O. Box 5386, Bethlehem, PA 18015-0386
 13551363 +St. Luke's Hospital, 801 Ostrum Street, Bethlehem, PA 18015-1065
 13589513 +St. Luke's University Health Network, 801 Ostrum St., Bethlehem, PA 18015-1000
 13839405 +THE BANK OF NEW YORK MELLON, c/o Shellpoint Mortgage Servicing, PO Box 10826,
 Greenville, SC 29603-0826
 13829153 +The Bank of New York Mellon, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 13603993 +The Bank of New York Mellon, Trustee (See B10), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386
 13603995 +The Bank of New York Mellon, Trustee (See B10), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 13551369 +Weis Kings, P.O. Box 471, 1000S. Second Street, Sunbury, PA 17801-3318

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mdewald@rcn.com Aug 24 2018 01:24:43 MICHELLE DEWALD, DeWald Law Offices,
 P.O. Box 5101, Bethlehem, PA 18015-0001
 smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Aug 24 2018 01:24:53
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 24 2018 01:25:06 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Aug 24 2018 01:25:01 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 13551334 +EDI: AFNIRECOVERY.COM Aug 24 2018 05:23:00 AFNI, Inc, 404 Brock Drive,
 Bloomington, IL 61701-2654
 13551335 E-mail/Text: ebn@americollect.com Aug 24 2018 01:25:04 Americollect Inc,
 1851 S. Alverno Road, Manitowoc, WI 54220
 13551331 +E-mail/Text: seinhorn@ars-llc.biz Aug 24 2018 01:25:14 Ability Recovery Services,
 P.O. Box 4031, Wyoming, PA 18644-0031
 13551332 +E-mail/Text: maria.dennis@gotoclc.com Aug 24 2018 01:25:13 Accelerated Financial Solution,
 39 Monette Parkway, Smithfield, VA 23430-2577
 13551336 E-mail/Text: EBN_Greensburg@Receivemorermp.com Aug 24 2018 01:25:16
 Berks Credit & Collections, P.O. Box 329, Temple, PA 19560-0329

District/off: 0313-4

User: dlw
Form ID: 309A

Page 2 of 3
Total Noticed: 63

Date Rcvd: Aug 23, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13551338 +EDI: CAPITALONE.COM Aug 24 2018 05:23:00 Capital One, P.O. Box 30281,
Salt Lake City, UT 84130-0281
13551339 E-mail/Text: nailda@centralcreditaudit.com Aug 24 2018 01:25:16 Central Credit Audit,
P.O. Box 735, Sunbury, PA 17801-0735
13551344 EDI: DIRECTV.COM Aug 24 2018 05:23:00 Direct TV, P.O. Box 78626,
Phoenix, AZ 85062-8626
13551345 +EDI: DCI.COM Aug 24 2018 05:23:00 Diversified Consultants, 10550 Deerwood Park Blvd #309,
Jacksonville, FL 32256-2805
13551349 +EDI: HFC.COM Aug 24 2018 05:23:00 HSBC, P.O. Box 5253, Carol Stream, IL 60197-5253
13551350 EDI: IIC9.COM Aug 24 2018 05:23:00 I.C. Systems Collections, P.O. Box 64378,
St. Paul, MN 55164-0378
13551352 +EDI: MERRICKBANK.COM Aug 24 2018 05:23:00 Merrick Bank, P.O. Box 1500,
Draper, UT 84020-1500
13616948 +EDI: MERRICKBANK.COM Aug 24 2018 05:23:00 Merrick Bank Corporation,
10705 S. Jordan Gateway, Suite 200, South Jordan UT 84095-3977
13551353 +EDI: MID8.COM Aug 24 2018 05:23:00 Midland Funding, 8875 Aero Drive. Ste 200,
San Diego, CA 92123-2255
13649678 +E-mail/Text: ebn@americollect.com Aug 24 2018 01:25:04 Progressive Physician Associates,
c/o Americollect Inc., PO Box 1566, Manitowoc WI 54221-1566
13551364 EDI: AISTMBL.COM Aug 24 2018 05:23:00 T-Mobile, P.O. Box 742596,
Cincinnati, OH 45274-2596
13551365 E-mail/Text: bankruptcy@remitcorp.com Aug 24 2018 01:25:02 The Remit Corporation,
P.O. Box 7, Bloomsburg, PA 17815-0007
13551366 +EDI: VERIZONCOMB.COM Aug 24 2018 05:23:00 Verizon, 500 Technology Dr., Ste 300,
Weldon Springs, MO 63304-2225
13551367 +EDI: WFFC.COM Aug 24 2018 05:23:00 Wachovia, 420 Montgomery Street,
San Francisco, CA 94104-1207
13551368 EDI: RMSC.COM Aug 24 2018 05:23:00 Walmart, P.O. Box 530927, Atlanta, GA 30353-0927
TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13551330 15-14265

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 25, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2018 at the address(es) listed below:

CELINE P. DERKRIKORIAN on behalf of Creditor The Bank of New York Mellon ecfmail@mwc-law.com
DENISE ELIZABETH CARLON on behalf of Creditor The Bank of New York Mellon
bkgroup@kmlawgroup.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frp@trusteel3.com
MARTIN A. MOONEY on behalf of Creditor The Bank of New York Mellon aight@schillerknapp.com,
aight@schillerknapp.com;Tshariff@schillerknapp.com;kcollins@schillerknapp.com;cmack@schillerknapp.com
MARTIN A. MOONEY on behalf of Creditor Specialized Loan Servicing LLC
aight@schillerknapp.com,
aight@schillerknapp.com;Tshariff@schillerknapp.com;kcollins@schillerknapp.com;cmack@schillerknapp.com
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com

District/off: 0313-4

User: dlv
Form ID: 309A

Page 3 of 3
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

MICHELLE DEWALD on behalf of Debtor Michael E. Skepton mdewald@rcn.com
NICOLE B. LABLETTA on behalf of Creditor The Bank of New York Mellon f/k/a the Bank of New
York nlabletta@pincuslaw.com, vbarber@pincuslaw.com
SCOTT R. LIPSON on behalf of Creditor Blue Mountain Health System slipson@nmmlaw.com,
dbarton@nmmlaw.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1	Michael E. Skepton	Social Security number or ITIN	xxx-xx-6508
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Michael E. Skepton	Social Security number or ITIN	xxx-xx-6508
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter	13 6/17/15
Case number:	15-14265-ref	Date case converted to chapter	7 8/22/18

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael E. Skepton	Michael E. Skepton
2. All other names used in the last 8 years	aka Michael Edward Skepton	aka Michael Edward Skepton
3. Address	4102 Main Street Slatedale, PA 18079	MAILING ADDRESS: P.O. Box 211 Slatedale, PA 18079
4. Debtor's attorney Name and address	MICHELLE DEWALD DeWald Law Offices P.O. Box 5101 Bethlehem, PA 18015-0001	Contact phone 610 - 419 - 4561 Email: mdewald@rcn.com
5. Bankruptcy trustee Name and address	MICHAEL H KALINER Michael H. Kaliner Trustee 350 South Main Street Suite 105 Doylestown, PA 18901	Contact phone 215-230-4250 Email: mhkaliner@gmail.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 8/23/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 21, 2018 at 12:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Allentown Federal Courthouse, 504 W. Hamilton Street, Allentown, PA 18101
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 11/20/18 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	